

FILED

STATE OF TENNESSEE
CHANCERY COURT OF KNOX COUNTY
Sixth Judicial District

HOME FEDERAL BANK OF TENNESSEE, Plaintiff

PAMELA CLEVINGER PHIBBS, Defendant

Civil Action No. 190820-1

SERVE VIA KCPS
SUMMONS

SERVICE COPY
2015 DEC 23 AM 10:57

HOWARD G. HOGAN

To: Pamela Clevenger Phibbs
7200 Springvale Lane, Knoxville, TN 37918

You are hereby summoned and required to serve upon: BUFFALOE & ASSOCIATES PLC Whose address is:
44 Vantage Way, Suite 500, Nashville, TN 37228.

A true copy of the defense to the complaint which is herewith served upon you, within 30 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint.

Issued this 23 day of December, 20 15.

Witness, Howard G. Hogan, Clerk & master of said Court, at office in Knoxville, Tennessee.

Howard G. Hogan
HOWARD G. HOGAN, CLERK AND MASTER
By: [Signature]
Deputy Clerk

NOTICE TO THE DEFENDANT(S):

Tennessee law provides a ten thousand dollar (10,000.00) personal property exemption from execution or seizure to satisfy a judgment. If a judgment should be entered against you in this action and you wish to claim property as exempt, you must file a written list, under oath, of the items you wish to claim as exempt with the clerk of the court. The list may be filed at any time and may be changed by you thereafter as necessary; however, unless it is filed before the judgment becomes final, it will not be effective as to any execution of garnishment issued prior to the filing of the list. Certain items are automatically exempt by law and do not need to be listed; these include items of necessary wearing apparel (clothing) for yourself and your family and trunks of other receptacles necessary to contain such apparel, family portraits, the family Bible, and school books. Should any of these items be seized you would have the right to recover them. If you do not understand your exemption right or how to exercise it, you may wish to seek the counsel of a lawyer. T.C.A. 26-2-114.

RETURN ON SERVICE OF SUMMONS

Received this 28th day of December, 20 15.

Jewel B. Burk
Deputy Sheriff PROCESS SERVER

I hereby certify and return that on the 14 day of JAN, 20 16 I served this summons together with the complaint as follows: personally to Pamela Phibbs

I failed to serve this summons within 30 days after its issuance because _____

Jewel B. Burk
Sheriff-Deputy Sheriff PROCESS SERVER

ADA
FOR ASSISTANCE CALL
865 / 215-2952

FILED

IN THE CHANCERY COURT FOR KNOX COUNTY, TENNESSEE

HOME FEDERAL BANK OF TENNESSEE,)

Plaintiff,)

VS.)

PAMELA CLEVINGER PHIBBS,)

Defendant.)

2015 DEC 23 AM 10: 57

.. HOWARD G. HOGAN

CASE NO. 190820-1

COMPLAINT ON CONTRACT AND SWORN ACCOUNT

Comes the Plaintiff and for cause of action against the Defendant would show as follows:

1. Plaintiff is in the business of providing financial services to its customers.
2. Plaintiff opened an account for Defendant under account number xxxxxx2113 on April 10, 2006 in the amount of \$47,500.00, as a result of certain loan documents executed by the Defendant for personal, family, or household purposes or personal investment.
3. Defendant, Pamela Clevenger Phibbs, is an adult resident of Knox County, Tennessee.
4. Said account has become seriously delinquent and defendant is presently indebted to Plaintiff in the amount of \$35,878.91.
5. Demand for payment has been made and Defendant has failed and refused to pay this account.
6. In support of this complaint, Plaintiff attaches its sworn account affidavit, and Promissory Note pursuant to T.C.A. 24-5-107 as Exhibit A.
7. Plaintiff is entitled to recover its reasonable attorney's fee.

8. Plaintiff is entitled to recover pre-judgment interest pursuant to T.C.A. 47-14-123 at the contract rate of 7.50% per annum.

9. Plaintiff is entitled to recover post-judgment interest pursuant to T.C.A. 47-14-121 at the contract rate of 7.50% per annum

WHEREFORE, PREMISES CONSIDERED, Plaintiff prays for Judgment against the Defendant in the amount of \$35,878.91, its reasonable attorney's fee, pre-judgment interest pursuant to T.C.A. 47-14-123 at the contract rate of 7.50% per annum, post-judgment interest pursuant to T.C.A. 47-14-121 at the contract rate of 7.50% per annum, the cost of this cause, and for such further relief as is just.

Respectfully submitted,



Joel A. Vallejo, #018938
BUFFALOE & ASSOCIATES, PLC
Attorney for Plaintiff
44 Vantage Way
Suite 500
Nashville, TN 37228
(615) 256-2642